

Exploring the Challenges of Digital Marketing Adoption among Small and Medium Enterprises in Kabwe District, Zambia

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Abstract

Small and Medium Enterprises (SMEs) contribute significantly to employment creation, income generation, and economic development in Zambia. However, despite the growing importance of digital technologies, many SMEs continue to face challenges in adopting digital marketing tools that could enhance their competitiveness and business performance. This study explored the challenges affecting digital marketing adoption among SMEs in Kabwe District, Zambia. Guided by the Technology Acceptance Model (TAM), the study employed a qualitative approach and a descriptive research design. Data were collected through semi-structured interviews with ten purposively selected SME owners and managers drawn from different business sectors in Kabwe District. The data were analysed using thematic analysis. The findings revealed that Facebook and WhatsApp Business were the most commonly used digital marketing platforms because of their affordability, accessibility, and ease of use. However, SMEs encountered several barriers, including high internet costs, limited financial resources, inadequate digital marketing skills, poor internet connectivity, difficulties in creating professional content, cybersecurity threats, and intense competition on digital platforms. Although participants generally perceived digital marketing as beneficial for improving customer engagement, business visibility, market reach, and sales performance, these constraints limited its consistent and effective utilisation. The study concludes that positive perceptions of digital marketing do not automatically translate into effective adoption where financial, technological, and capability-related barriers persist. It recommends coordinated interventions involving government agencies, telecommunications providers, financial institutions, and business support organisations to expand practical digital marketing training, improve ICT infrastructure, reduce internet costs, strengthen cybersecurity awareness, and provide accessible financial support to SMEs.

1. Introduction

The rapid advancement of digital technologies has fundamentally transformed the way businesses operate, communicate with customers, and compete in both local and global markets. The widespread adoption of the internet, smartphones, and social media platforms has positioned digital marketing as an indispensable strategic tool for organisations seeking to enhance customer engagement, expand market reach, strengthen brand visibility, and improve competitive advantage (Chaffey & Ellis-Chadwick, 2019; Kotler et al., 2017). Unlike traditional marketing approaches, digital marketing enables businesses to promote products and services through cost-effective and highly interactive channels while simultaneously collecting real-time consumer insights that support informed marketing decisions.

Small and Medium Enterprises (SMEs) are widely recognised as important drivers of economic growth, employment creation, innovation, and poverty reduction, particularly in developing economies (Ayyagari et al., 2007). Owing to their limited financial and human resources, SMEs often struggle to compete with larger firms using conventional marketing methods. Digital marketing therefore presents an affordable and accessible alternative that enables SMEs to reach wider markets, establish stronger customer relationships, improve brand awareness, and enhance business performance through platforms such as Facebook, Instagram, WhatsApp Business, websites, and search engines (Chaffey & Ellis-Chadwick, 2019). The interactive nature of these platforms further allows businesses to engage customers directly, monitor consumer behaviour, and tailor marketing strategies to changing market needs.

Despite these potential benefits, the adoption of digital marketing among SMEs remains relatively low across many developing countries. Existing literature indicates that numerous structural and organisational barriers continue to impede effective digital marketing implementation. These barriers include inadequate digital marketing knowledge and skills, limited access to information and communication technology (ICT) infrastructure, unreliable internet connectivity, high internet costs, financial resource constraints, cybersecurity risks, and limited organisational readiness (Shahadat et al., 2023; UNCTAD, 2021). Consequently, many SMEs are unable to fully exploit digital technologies to improve their competitiveness in increasingly digitalised markets.

In Zambia, SMEs constitute a critical component of the national economy by contributing significantly to entrepreneurship development, employment creation, and income generation. According to the Zambia Development Agency (2020), SMEs are enterprises employing between five and ninety-nine employees with an annual turnover of less than one million United States dollars. Although the country has experienced substantial growth in internet penetration, smartphone ownership, and digital connectivity in recent years (ZICTA, 2024), many SMEs continue to experience considerable challenges in adopting digital marketing. These challenges include inadequate digital competencies, limited financial resources, poor ICT infrastructure, unreliable internet services, and insufficient technological support, forcing many businesses to rely predominantly on traditional marketing approaches despite the growing importance of digital platforms (Kaela et al., 2026).

The Technology Acceptance Model (TAM), proposed by Davis (1989), provides a useful theoretical lens for understanding technology adoption among SMEs. The model posits that an individual's intention to adopt a new technology is primarily determined by two key constructs: perceived usefulness and perceived ease of use. Within the SME context, business owners are more likely to adopt digital marketing technologies when they perceive them as beneficial, affordable, accessible, and easy to implement. Conversely, the presence of financial, technological, organisational, and knowledge-related constraints may significantly reduce adoption even where positive perceptions of digital marketing exist.

Kabwe District provides an appropriate context for investigating these issues because SMEs constitute a substantial proportion of the local business sector, particularly within retail trading, service provision, and small-scale manufacturing (Mwiya et al., 2026a). While increasing access to smartphones and social media platforms has created opportunities for businesses to engage customers digitally, many SME owners continue to encounter challenges including high internet costs, inadequate digital marketing competencies, poor internet connectivity, difficulties in developing digital content, and growing cybersecurity concerns. These challenges limit the effective utilisation of digital marketing technologies and consequently reduce opportunities for business growth, customer acquisition, and long-term competitiveness.

Although previous studies have examined digital marketing adoption among SMEs in various national and international contexts (Deku et al., 2024), empirical evidence focusing specifically on the experiences of SME owners and managers in Kabwe District remains limited. Existing studies have largely concentrated on technology adoption in broader urban or national settings, providing little understanding of the contextual challenges affecting SMEs operating in secondary cities such as Kabwe. Addressing this knowledge gap is essential for informing evidence-based interventions aimed at improving digital marketing adoption, strengthening SME competitiveness, and supporting sustainable business growth. Therefore, this study explored the challenges of digital marketing adoption among SMEs in Kabwe District by examining the digital marketing platforms commonly utilised, the barriers affecting adoption, and the perceptions of SME owners and managers towards digital marketing.

Research Objectives

The study was guided by the following specific objectives:

- To identify the digital marketing platforms commonly used by Small and Medium Enterprises (SMEs) in Kabwe District.
- To explore the challenges affecting digital marketing adoption among SMEs in Kabwe District.
- To examine SME owners' perceptions regarding digital marketing adoption in Kabwe District.

2 Literature Review

2.1 Theoretical Framework

Technology Acceptance Model (TAM)

This study is underpinned by the Technology Acceptance Model (TAM) developed by Davis (1989), one of the most widely adopted theoretical models for explaining individuals' acceptance and utilisation of new technologies. The model posits that an individual's behavioural intention to adopt a technology is primarily influenced by two key constructs: perceived usefulness (PU) and perceived ease of use (PEOU). Perceived usefulness refers to the extent to which an individual believes that using a particular technology will enhance job or business performance, whereas perceived ease of use refers to the degree to which an individual believes that using the technology will be free from effort (Davis, 1989). According to the model, technologies that are perceived as both useful and easy to use are more likely to be accepted and integrated into routine business operations.

The Technology Acceptance Model has been extensively applied in studies examining the adoption of information and communication technologies (ICTs), including e-commerce, social media, mobile technologies, and digital marketing. Venkatesh and Davis (2000) extended the original model by demonstrating that perceptions of usefulness and ease of use significantly influence users' intentions to adopt technological innovations across different organisational contexts. Likewise, Chaffey and Ellis-Chadwick (2019) contend that organisations are more inclined to adopt digital marketing technologies when they perceive that such technologies can enhance customer engagement, improve marketing effectiveness, expand market reach, and ultimately strengthen organisational performance. Consequently, TAM provides a robust theoretical foundation for understanding the factors influencing digital technology adoption among businesses.

The model is particularly applicable to Small and Medium Enterprises (SMEs), which frequently operate under resource constraints characterised by limited financial capital, inadequate technological infrastructure, and insufficient digital competencies. Although many SME owners recognise the potential benefits of digital marketing, their adoption decisions are often constrained by practical challenges such as high internet costs, unreliable internet connectivity, inadequate digital marketing knowledge and skills, financial limitations, and cybersecurity concerns (Chaffey & Ellis-Chadwick, 2019; UNCTAD, 2021). These constraints may negatively influence perceptions of both usefulness and ease of use, thereby limiting the successful adoption and utilisation of digital marketing technologies. This suggests that technology adoption among SMEs depends not only on favourable perceptions of digital marketing but also on the availability of organisational resources and the capacity to implement digital innovations effectively.

In the context of this study, the Technology Acceptance Model provides an appropriate theoretical lens for explaining why some SMEs in Kabwe District have embraced digital marketing platforms such as Facebook, WhatsApp Business, Instagram, and business websites, while others continue to rely predominantly on conventional marketing approaches. The model further facilitates an understanding of how SME owners' perceptions regarding the

usefulness and ease of use of digital marketing technologies interact with contextual barriers to influence adoption decisions. Accordingly, TAM provides a suitable framework for examining the digital marketing platforms utilised by SMEs, the challenges affecting digital marketing adoption, and the perceptions of SME owners towards digital marketing adoption in Kabwe District, Zambia.

2.2 Empirical Review

Empirical evidence indicates that digital marketing has become an essential strategic tool for enhancing the competitiveness, sustainability, and performance of Small and Medium Enterprises (SMEs). Studies consistently demonstrate that digital marketing enables SMEs to strengthen customer relationships, expand market reach, increase brand visibility, and improve organisational performance through cost-effective communication channels. However, the extent to which SMEs realise these benefits largely depends on their capacity to adopt and effectively utilise digital technologies. For instance, Taiminen and Karjaluo (2015) found that although SMEs in Finland acknowledged the strategic importance of digital marketing for improving customer relationships and business performance, many organisations utilised only basic digital marketing tools because of limited digital marketing knowledge, inadequate strategic planning, and resource constraints. Similarly, Ainin et al. (2015) established that the adoption of social media significantly enhanced customer engagement, market expansion, and business performance, although successful implementation was highly dependent on organisational readiness, management support, and the availability of digital competencies.

Despite the recognised benefits of digital marketing, empirical studies consistently report that SMEs continue to encounter numerous barriers that limit its effective adoption and utilisation. Parveen et al. (2016) observed that while social media platforms enhanced communication, customer engagement, and business visibility, inadequate digital knowledge and financial limitations constrained their effective use. Likewise, Ryan (2021) argued that although digital marketing provides businesses with opportunities to access broader markets at relatively lower costs than traditional marketing, many SMEs struggle to exploit these opportunities because of limited financial resources, inadequate digital marketing expertise, and insufficient technical capabilities. Collectively, these findings suggest that awareness of the potential benefits of digital marketing does not automatically translate into successful adoption or sustained utilisation.

Evidence from developing countries presents similar patterns. Tuten and Solomon (2022) reported that social media platforms provide SMEs with affordable and accessible opportunities to promote products, build customer relationships, and improve business visibility. However, the authors emphasised that successful digital marketing requires consistent content development, creativity, strategic planning, and continuous customer engagement - capabilities that remain limited among many SMEs. Similarly, the United Nations Conference on Trade and Development (UNCTAD, 2021) reported that inadequate ICT infrastructure, limited digital literacy, and persistent digital inequalities continue to impede digital transformation among SMEs in developing economies. Supporting these findings, the World Bank (2023) identified high internet costs, poor digital infrastructure, inadequate digital competencies, and limited access to digital technologies as major obstacles to technology adoption among small businesses, particularly in low- and middle-income countries.

Within the Zambian context, empirical evidence similarly demonstrates both the opportunities and challenges associated with digital marketing adoption. Siachinji et al. (2023) found that social media marketing positively influenced competitiveness, customer acquisition, and sales performance among SME suppliers in Zambia's mining sector. However, the study further established that SMEs require adequate digital competencies, strategic planning, management commitment, and continuous innovation to maximise the benefits associated with digital marketing technologies. These findings underscore the importance of developing both technological and organisational capabilities to support successful digital marketing implementation among SMEs.

Although the existing literature has made significant contributions to understanding digital marketing adoption, several important knowledge gaps remain. First, much of the existing research has broadly focused on digital transformation, technology adoption, or social media marketing (Deku et al., 2024), with relatively limited attention given to the specific challenges influencing digital marketing adoption among SMEs. Second, the majority of previous studies have employed quantitative research designs, providing limited understanding of the lived experiences, perceptions, and contextual realities of SME owners regarding digital marketing adoption. Qualitative evidence that captures the perspectives of SME owners remains comparatively scarce. Third, while previous studies have consistently identified barriers such as inadequate digital skills, financial constraints, poor ICT infrastructure, and limited organisational readiness, there remains limited empirical evidence examining how these challenges manifest within secondary urban centres such as Kabwe District, Zambia. Consequently, context-specific evidence capable of informing local policy and business support interventions remains insufficient.

The present study seeks to address these identified gaps through a qualitative exploration of the challenges affecting digital marketing adoption among SMEs in Kabwe District, Zambia. Specifically, the study examines the digital marketing platforms commonly utilised by SMEs, explores the barriers influencing digital marketing adoption, and investigates SME owners' perceptions regarding the adoption and utilisation of digital marketing technologies. By generating context-specific empirical evidence, the study extends the application of the Technology Acceptance Model (TAM) and contributes to the growing body of literature by demonstrating how technological, financial, organisational, and contextual factors collectively influence digital marketing adoption among SMEs operating within Kabwe District.

3 Methodology

3.1 Research Design

The study adopted a qualitative descriptive research design to explore the challenges affecting digital marketing adoption among Small and Medium Enterprises (SMEs) in Kabwe District, Zambia. A qualitative approach was considered appropriate because the study sought to understand the experiences, perceptions and challenges faced by SME owners and managers regarding digital marketing adoption (Mundia et al., 2023; Mufalali et al., 2026b). Qualitative research is suitable for exploring complex social phenomena in their natural settings and provides rich, in-depth insights that cannot be adequately captured through quantitative methods alone (Creswell and Poth, 2018; Mwiya et al., 2025). The design enabled the researcher to examine the digital marketing platforms used by SMEs, the challenges affecting adoption and SME owners' perceptions of digital marketing within the local context of Kabwe District.

3.2 Study Area

The study was conducted in Kabwe District, the provincial headquarters of Central Province, Zambia. Kabwe is one of the country's major commercial centres, with economic activities largely driven by retail trade, service provision, agriculture and small-scale manufacturing (Mufalali et al., 2026a). Small

and Medium Enterprises play an important role in the district's economy by creating employment and generating income. However, many SMEs operate with limited financial resources, inadequate technological infrastructure and low levels of digital marketing adoption. Kabwe therefore provided an appropriate setting for examining the challenges affecting digital marketing adoption among SMEs.

3.3 Target Population and Sampling

The target population comprised SME owners and managers operating in Kabwe District. The study included businesses from different sectors, including retail, service provision and small-scale manufacturing, to obtain diverse experiences and perspectives on digital marketing adoption. Purposive sampling was employed to select participants with relevant knowledge and experience regarding digital marketing (Patton, 2015; Mundia, 2026). The intended sample size was 15 SME owners and managers. However, data saturation was achieved after interviewing 10 participants, as no new significant themes emerged from the interviews. According to Guest et.al., (2006), data saturation provides an appropriate basis for determining sample size in qualitative research.

3.4 Data Collection Methods and Instrument

Data were collected through semi-structured face-to-face interviews using an interview guide developed from the study objectives. Semi-structured interviews were selected because they allowed participants to freely describe their experiences while enabling the researcher to probe for clarification and additional information where necessary (Creswell and Poth, 2018; Mundia et al., 2025). The interview guide consisted of questions relating to the digital marketing platforms used by SMEs, challenges affecting digital marketing adoption, SME owners' perceptions of digital marketing and recommendations for improving digital marketing adoption. With participants' consent, all interviews were audio-recorded and supplemented with field notes to ensure accurate and complete data collection.

3.5 Data Analysis Procedures

The data were analysed using thematic analysis following the six-phase framework proposed by Braun and Clarke (2006). Interview recordings were transcribed verbatim and read repeatedly to achieve familiarity with the data. Initial codes were generated from meaningful statements relating to digital marketing platforms, adoption challenges and SME owners' perceptions. Similar codes were grouped into categories and refined into broader themes aligned with the study objectives. The themes were reviewed, defined and interpreted using narrative descriptions supported by verbatim quotations from participants. The interpretation of the findings was guided by the Technology Acceptance Model (TAM), particularly the concepts of perceived usefulness and perceived ease of use, to explain factors influencing digital marketing adoption among SMEs.

3.6 Ethical Considerations

Ethical principles were observed throughout the study. Permission to conduct the research was obtained from the relevant authorities before data collection commenced. Participation was voluntary, and informed consent was obtained from all participants after explaining the purpose of the study and their right to withdraw at any stage without penalty. Confidentiality and anonymity were maintained by assigning participant codes instead of using names or identifiable business information. Interview recordings, transcripts and field notes were securely stored and used solely for academic purposes. These measures ensured the protection of participants' rights, privacy and dignity throughout the research process.

4 Findings

This section presents the study findings. Literature and related studies assisted in the discussion of the findings. The section begins with the demographic profile of participants and then moves into the presentation and discussion of the thematic findings.

4.1 Profile of Study Participants

This section provided a detailed analysis of the demographics of the participants.

Table 1: Profile of Study Participants

Characteristics	Category	Number of Participants
Business Sector	Fashion Retail (Boutiques)	2
	Food and Restaurant Services	3
	Hardware	1
	ICT Services	1
	Beauty and Personal Care	1
	General Retail Trading	1
	Printing and Stationery	1
	Total	10
Position	Owner	6
	Manager	1
	Employee	2
	Sales Assistant	1
	Total	10
Years in Operation	Less than 5 years	6
	5–10 years	3
	More than 10 years	1
	Total	10
Number of Employees	0–1 (sole operator)	2
	2–5 employees	4
	6–19 employees	1
	20 or more employees	3
	Total	10

Source: Field Data (2026)

Table 1 presents the profile of the study participants. The majority of participants operated in food and restaurant services (3) and fashion retail (2), while hardware, ICT services, beauty and personal care, general retail trading, and printing and stationery were each represented by one participant. Most participants were business owners (6), while the remainder comprised a manager, two employees, and a sales assistant. Regarding years in operation, six participants had operated their businesses for less than five years, three for between five and ten years, and one for more than ten years. In terms of business size, most participants operated small businesses with between two and five employees or were sole operators, although three participants managed larger businesses with twenty or more employees. This diverse participant profile provided rich insights into digital marketing platform usage, the challenges affecting adoption, and SME owners' perceptions of digital marketing in Kabwe District.

4.2 Digital Marketing Platforms Used by SMEs

This section presents the findings on the digital marketing platforms commonly utilised by SMEs in Kabwe District. The findings revealed that Facebook and WhatsApp Business are the most commonly used platforms because they are affordable, easy to use, and require minimal technical skills. As Participant 5 stated, *“Digital marketing is very important because it helps businesses reach more customers at a lower cost.”* Similarly, Participant 7 explained, *“Digital marketing helps SMEs reach more customers, improve visibility, and grow their businesses at a lower cost.”* These verbatim responses indicate that SME owners perceive social media platforms as effective and affordable tools for promoting their businesses, improving customer communication, and expanding their market reach. The findings further suggest that SMEs in Kabwe District rely more on simple and accessible social media platforms than on more advanced digital marketing technologies.

These findings are consistent with Ainin et al. (2015), who found that social media platforms improve customer relationships, market reach, and business performance among SMEs. Similarly, Tuten and Solomon (2022) argue that social media provides affordable opportunities for SMEs to promote products, engage customers, and strengthen brand awareness.

The findings also support the Technology Acceptance Model (TAM) developed by Davis (1989). Participants perceived Facebook and WhatsApp Business as both useful and easy to use, demonstrating that perceived usefulness and perceived ease of use significantly influenced their adoption of these platforms. This confirms that SMEs are more likely to adopt digital marketing technologies when they perceive them as beneficial and requiring minimal effort to use.

4.3 Challenges Faced by SMEs in Adopting Digital Marketing

This section presents the findings on the challenges faced by SMEs in adopting digital marketing in Kabwe District. The discussion focuses on the barriers identified by participants that affect the effective use of digital marketing. These findings help explain the factors limiting digital marketing adoption among SMEs and their impact on business operations.

High Internet Costs

The findings identified high internet costs as one of the most significant barriers to digital marketing adoption among SMEs in Kabwe District. Participants consistently indicated that the cost of purchasing internet bundles limited their ability to maintain regular online marketing activities and engage customers consistently. As Participant 3 explained, *“Sometimes, yes, when you don't have bundles... you won't be able to post or to do anything.”* Similarly, Participant 7 stated, *“The biggest barrier is just internet in Kabwe when you don't have internet, it's very difficult.”* These verbatim responses demonstrate that although SME owners recognise the importance of digital marketing, the affordability and accessibility of internet services significantly constrain their ability to utilise digital platforms effectively. Consequently, businesses struggle to post content consistently, respond promptly to customer enquiries, and sustain an active online presence.

The findings further suggest that high internet costs reduce the frequency of online marketing activities, thereby limiting customer engagement and restricting SMEs from fully realising the benefits associated with digital marketing. This indicates that internet affordability remains a critical determinant of digital marketing adoption and utilisation among SMEs in Kabwe District.

These findings are consistent with the World Bank (2023), which identified high internet costs as a major barrier to digital technology adoption among SMEs in developing countries. Similarly, UNCTAD (2021) reported that inadequate digital infrastructure and expensive internet services continue to limit SMEs' capacity to adopt and effectively utilise digital technologies.

The findings also support the Technology Acceptance Model (TAM) developed by Davis (1989). Although participants acknowledged the usefulness of digital marketing, high internet costs prevented its consistent utilisation. This suggests that external resource constraints can limit technology adoption even when users perceive a technology as useful and easy to use, thereby reinforcing the relevance of TAM in explaining digital marketing adoption among SMEs.

Limited Financial Resources

The findings revealed that limited financial resources are a major barrier to digital marketing adoption among SMEs in Kabwe District. Participants consistently indicated that inadequate financial capacity limits their ability to invest in digital marketing activities. One participant stated, *“limited financial resources significantly affect the adoption of digital marketing among SMEs in Kabwe District.”* Another further explained that *“most SMEs operate on small profit margins, making it difficult to allocate funds towards paid online advertising, professional content creation, and the purchase of digital marketing tools or software.”* Consequently, many SMEs prioritise essential business operations over digital marketing investments and rely mainly on free social media platforms, resulting in irregular posting, limited online visibility, and reduced competitiveness.

These findings indicate that although SME owners recognise the potential of digital marketing to improve business performance, insufficient financial resources prevent them from investing in advanced digital marketing strategies capable of expanding customer reach and strengthening customer engagement.

The findings are consistent with UNIDO (2020), which reported that limited financial resources constrain SMEs' ability to invest in digital technologies and enhance competitiveness. Similarly, Parveen et al. (2016) found that financial constraints reduce the effectiveness of digital marketing because many SMEs cannot invest in appropriate digital marketing tools and resources.

The findings also support the Technology Acceptance Model (Davis, 1989) by demonstrating that although participants perceived digital marketing as useful, financial constraints limited its effective adoption and continued use.

Lack of Digital Marketing Skills

The findings revealed that limited digital marketing skills are a significant challenge affecting digital marketing adoption among SMEs in Kabwe District. As Participant 8 explained, “lack of digital marketing skills is a major challenge affecting the adoption of digital marketing among SMEs in Kabwe District.” Another participant further stated that *“although they are able to use basic social media platforms such as Facebook and WhatsApp, they lack advanced digital marketing skills such as content creation, search engine optimisation, social media advertising, and data analytics.”* The participant added that *“because of these limited skills, they rely on trial-and-error methods or informal learning instead of structured training.”* Consequently, many SMEs struggle to produce professional marketing content and implement targeted digital advertising campaigns, limiting the effectiveness of their online marketing activities.

The findings suggest that while SMEs have adopted basic digital marketing platforms, inadequate technical knowledge restricts their ability to utilise more advanced digital marketing strategies, thereby reducing opportunities for business growth and competitiveness.

These findings are consistent with Taiminen and Karjaluo (2015), who found that many SMEs possess only basic digital marketing knowledge and lack the competencies required to implement advanced digital marketing strategies. Similarly, Ryan (2021) reported that inadequate digital marketing knowledge and technical skills prevent SMEs from fully benefiting from digital marketing.

The findings also support the Technology Acceptance Model (Davis, 1989), which posits that perceived ease of use influences technology adoption. Limited digital skills reduce SMEs' ability to use digital marketing tools effectively, thereby constraining their adoption and continued utilisation.

Poor Internet Connectivity and Technological Challenges

The findings revealed that poor internet connectivity and technological challenges significantly hinder digital marketing adoption among SMEs in Kabwe District. Participants highlighted several technological constraints affecting their online marketing activities. Participant 5 stated, *“Poor connectivity and lack of technical skills sometimes affect our online marketing.”* Similarly, Participant 6 noted, *“Occasionally, platform algorithm changes and technical issues can affect the reach of marketing campaigns.”* Participant 8 explained, *“We experience poor internet connectivity, limited access to quality devices and challenges understanding some platform features,”* while Participant 9 added, *“We face poor internet connectivity and limited technical knowledge among some employees.”* These responses demonstrate that unreliable internet services, inadequate digital devices, and limited technical knowledge reduce SMEs' ability to update content consistently, engage customers effectively, and sustain an active online presence.

These findings are consistent with the World Bank (2023), which identified poor digital infrastructure and unreliable internet connectivity as major barriers to digital technology adoption among SMEs. Similarly, UNCTAD (2021) reported that weak ICT infrastructure limits SMEs' ability to utilise digital technologies effectively.

The findings also support the Technology Acceptance Model (Davis, 1989). Participants' experiences indicate that unreliable internet connectivity and technological challenges reduce the perceived ease of use of digital marketing platforms, thereby constraining their effective adoption and utilisation.

Competition on Digital Platforms

The findings identified competition on digital platforms as a major challenge affecting SMEs in Kabwe District. Participants indicated that the increasing number of businesses marketing similar products and services online requires them to continually improve their marketing efforts. Participant 5 stated, *“The competition is high, so we must constantly post attractive content and offer promotions to stay visible.”* Likewise, Participant 6 observed, *“Competition encourages us to continuously improve our marketing strategies and customer experience.”* Participant 8 added, *“Competition is very high because many salons advertise similar services on social media.”* These responses suggest that while digital marketing expands market opportunities, it also intensifies competition, compelling SMEs to produce engaging content, maintain regular online activity, and differentiate themselves from competitors.

These findings are consistent with Tuten and Solomon (2022), who argue that successful digital marketing requires continuous innovation, quality content, and sustained customer engagement. Similarly, Ryan (2021) found that businesses must continually refine their digital marketing strategies to remain competitive in online markets.

The findings further support the Technology Acceptance Model (Davis, 1989). Participants recognised digital marketing as a valuable tool for attracting customers, reflecting perceived usefulness. However, the findings also indicate that successful utilisation depends on SMEs possessing the marketing capabilities needed to compete effectively in an increasingly crowded digital marketplace.

Cybersecurity and Online Fraud

The findings revealed that cybersecurity threats and online fraud are significant concerns affecting digital marketing adoption among SMEs in Kabwe District. Participants expressed fears about online scams, fake customers, and fraudulent transactions that undermine confidence in conducting business online. Participant 5 stated, *“Fake customers, scam accounts and online fraud are common concerns.”* Similarly, Participant 6 noted, *“Fake accounts, phishing attempts and fraudulent promotions can affect customer trust.”* Participant 7 explained, *“Cyber threats such as phishing attacks, hacking attempts, fake customer inquiries and online fraud are major concerns.”* Participant 8 added, *“There are concerns about fake accounts, scammers and customers who make fake bookings or online payment fraud,”* while Participant 10 simply stated, *“My concerns are online fraud, fake customers and scammers.”* These responses indicate that cybersecurity risks discourage SMEs from fully embracing digital marketing because of fears of financial loss, reputational damage, and declining customer trust.

These findings are consistent with UNCTAD (2021) and the World Bank (2023), both of which identify cybersecurity concerns as significant barriers to digital technology adoption among SMEs.

The findings also support the Technology Acceptance Model (Davis, 1989) by demonstrating that external security threats reduce SMEs' confidence in using digital marketing platforms despite recognising their usefulness, thereby limiting technology adoption.

Challenges in Creating Digital Marketing Content

The findings revealed that creating digital marketing content remains a significant challenge for SMEs in Kabwe District. Participants indicated that producing attractive photographs, videos, posters, and advertisements requires creativity, technical expertise, time, and financial resources. Participant

5 stated, “Food photographs and video creation require time, skills and resources.” Similarly, Participant 6 explained, “Content must remain creative, engaging and relevant to maintain customer interest.” Participant 7 observed, “Producing professional and informative content consistently requires time, technical expertise and resources.” Participant 8 added, “Creating professional photos and videos is time-consuming and sometimes expensive,” while Participant 10 stated, “It is not always easy to create attractive posters and adverts. Sometimes I need more graphic design skills and more time to create good content.” These responses demonstrate that limited technical skills, time, and financial resources reduce SMEs' ability to create consistent, high-quality digital marketing content.

These findings are consistent with Tuten and Solomon (2022), who argue that successful digital marketing depends on creativity, strategic planning, and continuous content development. Similarly, Ryan (2021) found that engaging and consistent digital content is essential for effective customer engagement.

The findings also support the Technology Acceptance Model (Davis, 1989). Limited content creation skills reduce perceived ease of use, making digital marketing platforms more difficult to utilise effectively and consequently limiting their adoption among SMEs.

4.4 SME Owners' Perceptions Towards Digital Marketing

The findings revealed that SME owners in Kabwe District hold positive perceptions towards digital marketing despite the challenges affecting its adoption. Participants consistently recognised digital marketing as an effective and affordable means of promoting their businesses, improving customer engagement, and expanding market reach. Participant 5 stated, “Digital marketing is very important because it helps us reach more customers at a lower cost.” Similarly, Participant 6 observed, “Digital marketing is essential for modern businesses because it allows us to connect with customers efficiently.” Participant 7 further explained, “Digital marketing helps businesses become known by more people and improves customer engagement.” These responses demonstrate that SME owners appreciate the strategic value of digital marketing in enhancing business visibility, strengthening customer relationships, and improving overall business performance.

The findings further suggest that low levels of digital marketing adoption are not driven by negative attitudes but rather by barriers such as high internet costs, inadequate digital skills, limited financial resources, and technological challenges. This indicates that SMEs are willing to embrace digital marketing if these constraints are addressed.

These findings are consistent with Ainin et al. (2015), who found that SMEs perceive digital marketing as an important tool for improving customer relationships and business performance. Similarly, Ryan (2021) reported that digital marketing enhances customer communication and market reach.

The findings also support the Technology Acceptance Model (Davis, 1989) by demonstrating strong perceived usefulness, suggesting that addressing existing barriers would encourage greater digital marketing adoption among SMEs.

4.5 Support Needed to Improve Digital Marketing Adoption

The findings revealed that participants identified training, affordable internet services, financial support, improved ICT infrastructure, and guidance in content creation as essential interventions for improving digital marketing adoption among SMEs in Kabwe District. Participant 5 stated, “They need training in digital marketing, financial support to run ads and better access to affordable internet. They also need help in content creation.” Similarly, Participant 6 explained that “digital marketing training, affordable internet services, improved ICT infrastructure and financial support for technology investments are needed.” Participant 7 added, “We need training programmes, financial support for online advertising, affordable internet access and guidance in content creation and digital tools.” Likewise, Participant 10 remarked, “SMEs need training in digital marketing, cheaper internet, financial support and better ICT infrastructure.” These responses indicate that SMEs require coordinated support from government, financial institutions, and other stakeholders to strengthen their digital marketing capabilities.

The findings suggest that improving access to digital skills training, affordable internet, financial assistance, and ICT infrastructure would enable SMEs to overcome existing barriers and enhance their competitiveness.

These findings are consistent with UNIDO (2020), which recommends strengthening SMEs through digital skills development, improved digital infrastructure, and increased financial support. Similarly, the World Bank (2023) emphasises affordable internet and investment in ICT infrastructure as critical to digital technology adoption.

The findings also support the Technology Acceptance Model (Davis, 1989) by demonstrating that external support enhances both perceived usefulness and perceived ease of use, thereby encouraging greater adoption of digital marketing technologies among SMEs.

5 Conclusion and Recommendations

5.1 Conclusion

The study concluded that digital marketing is increasingly important to the growth and competitiveness of SMEs in Kabwe District. Facebook and WhatsApp Business emerged as the most commonly used platforms because they are affordable, accessible, easy to use, and capable of supporting customer communication, business visibility, and market expansion. SME owners generally held positive perceptions towards digital marketing and recognised its usefulness in reaching customers at relatively lower cost. However, adoption remained largely limited to basic social media use rather than advanced digital marketing practices.

The study further concluded that effective adoption is constrained by high internet costs, limited financial resources, inadequate digital marketing skills, poor internet connectivity, restricted access to quality devices, cybersecurity threats, intense online competition, and difficulties in creating consistent and professional content. These barriers reduce posting frequency, weaken customer engagement, limit targeted advertising, and prevent SMEs from fully exploiting digital marketing opportunities.

The findings supported the Technology Acceptance Model by showing that perceived usefulness and perceived ease of use influence adoption. Nevertheless, favourable perceptions alone were insufficient where financial, technological, knowledge-related, and security constraints persisted. The study therefore establishes that the digital marketing adoption gap among SMEs in Kabwe is not mainly caused by resistance to technology, but by

limited capacity and an unsupportive operating environment. Addressing these structural and capability-related barriers would enable SMEs to progress from basic platform use to more strategic, consistent, and performance-oriented digital marketing, thereby strengthening customer relationships, competitiveness, and sustainable business growth within Kabwe District and comparable secondary urban markets.

5.2 Recommendations

Based on the findings, the study recommends that government agencies, business associations, training institutions, financial institutions, and internet service providers adopt a coordinated approach to strengthening digital marketing adoption among SMEs in Kabwe District. First, practical and affordable training programmes should be introduced in social media advertising, content creation, graphic design, photography, video production, search engine optimisation, data analytics, and cybersecurity. Training should be hands-on, sector-specific, and accompanied by follow-up mentorship to help SME owners apply acquired skills within their businesses.

Second, internet service providers should develop affordable SME data packages and improve network reliability, particularly in commercial areas. Government and telecommunications regulators should encourage competitive pricing and continued investment in digital infrastructure to reduce connectivity barriers.

Third, financial institutions and enterprise-development agencies should provide accessible grants, low-interest loans, or digitalisation vouchers for purchasing suitable devices, subscribing to digital tools, producing professional content, and running targeted advertisements. Funding should be linked to basic training and measurable digital marketing plans to promote effective utilisation.

Fourth, SMEs should develop simple digital marketing strategies that identify target customers, appropriate platforms, posting schedules, content themes, advertising budgets, and performance indicators. They should avoid depending exclusively on free, irregular social media activity and gradually adopt more advanced tools as their capabilities improve.

Fifth, cybersecurity awareness programmes should equip SMEs with skills in account protection, phishing detection, secure payments, customer verification, data protection, and incident reporting. Platform providers and business associations should establish accessible support channels for reporting scams and recovering compromised accounts. Finally, local authorities, universities, and business associations should establish digital enterprise support hubs that provide shared equipment, advisory services, content-development assistance, and continuous mentorship. Future studies should include larger samples and examine how digital marketing adoption influences SME performance across different districts and sectors in Zambia through broader quantitative and mixed-method research designs.

Declaration of Competing Interests

The Authors declare no competing interests.

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Authors' Contribution Statement

Formulated and designed the study; established the research framework and technique; directed the composition of the initial manuscript draft.

Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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